



## 2009 ANNUAL HOMEOWNERS INSURANCE PREMIUM COMPARISON TABLE

*Premium for 1-Year Policy (as of January 1, 2009)*

*HO-3 Owner-Occupied, Dwelling, Personal Property, and Personal Liability*

*HO-6 Condominium Unit Owner-Occupied, Personal Property, Unit Interior, and Personal Liability*

<i>Amount of Insurance</i>	\$150,000	\$250,000	\$500,000	\$100,000	\$250,000	\$500,000
<i>Form</i>	HO-3	HO-3	HO-3	HO-6	HO-6	HO-6
<i>Replacement Costs</i>	Yes	Yes	Yes	Yes	Yes	Yes
<i>Protection Class</i>	5	5	5	5	5	5
<i>5 Year Loss History</i>	No Claims	No Claims	No Claims	No Claims	No Claims	No Claims
<i>Liability Coverage</i>	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000
<i>Medical Payments</i>	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
<i>Deductible</i>	\$500	\$500	\$500	\$500	\$500	\$500
<i>Credit Score</i>	650-700	650-700	650-700	650-700	650-700	650-700
<i>Building Structure</i>	Masonry	Masonry	Masonry	Masonry	Masonry	Masonry
Erie Insurance Exchange	\$606	\$927	\$1644	\$444	\$996	\$1920
Travelers	\$461	\$699	\$1427	\$262	\$321	\$347
Nationwide Mutual Fire	\$533	\$741	\$1324	\$317	\$830	\$1684
Allstate Property & Casualty	\$645	\$838	\$1280	N/A	N/A	N/A
Allstate Insurance	N/A	N/A	N/A	\$181	\$419	\$819
State Farm Fire & Casualty	\$589	\$857	\$1610	\$332	\$882	\$1729
Bankers Standard	\$346	\$568	\$1113	\$358	\$955	\$1967